

BIANCA M. LUMIERE

New York, NY

The Honorable Jed S. Rakoff
U.S. District Court Judge
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York 10007-1312

May 5, 2017

Dear Judge Rakoff,

My name is Bianca Lumiere, Stefan Lumiere's mother, and I am writing this so that you have a better understanding of our family and who my son truly is. I am a French Canadian born in Montreal. I attended an all girls' Catholic boarding school. Later I graduated from the University of Montreal with a Bachelor in Science and Nutrition. I met my husband, Dr. Richard Lumiere, in 1963 at New York Hospital, Cornell Medical School. He was a medical student and I was a dietician intern. In Washington D.C. my husband was serving in the United States Public Health Service. We have four children and 6 grandchildren

I am calling on your mercy during sentencing because Stefan is not the person the prosecutors portrayed him to be and has so much left to offer in this world and is much needed by his family and loved by his friends. He does have an overly-trusting nature, likely the result of his father and my small town upbringing. As a result, he puts himself into situations where people have taken advantage of his naivety and good nature.

[REDACTED], he had not always paid close attention or is aware of his surroundings. He tends to speak before he thinks and sometimes he has difficulty communicating his thoughts, which are often come out disorganized. But as a person he is the most kind, loving, considerate and caring person and not just to his family and friends but also to everyone he comes into contact with. He has a deep sense of integrity and morality that we instilled in all of our children at a very young age. "Do unto others as you would have others do unto you" was part of their upbringing and their father often recited the 10 commandments to them. This is clearly seen by those who know him in the way he treats all people, family, friends, loved ones, strangers and animals. He also has a very dry sense of humor like his father and likes to joke around a lot.

Stefan attended the French Lycee School in New York from nursery through 8th grade, and then went to boarding school in Kent Connecticut where he made several lifelong friends. While pursuing a career in medicine at Tulane University in the Pre-Med program, he learned that he could not handle dissecting animals so decided to apply and was accepted to INCAE Business School, which followed Harvard Business School system, but in Spanish. He took a crash course in Spanish at Berlitz and off he went even though his Spanish was very poor. He was under the impression that he could get reading material in English because a past graduate had told him that, but once he arrived, he learned that it was not the case, but made the best of an impossible situation. He worked hard to learn Spanish and keep up with the Program sleeping very little and was finally able to do well, but it was a tremendous struggle. He then studied for the CFA program countless hours while he was working in order to move into research analysis which is what he enjoyed, since he always loved problem solving like the brain teasers he used to do with his father growing up. He worked in research

and trading. He was doing well financially throughout this period but ultimately wanted to work for himself. Money was never important to Stefan, but independence and doing his best were what he prized most

Stefan is an extremely hard worker and takes great pride in his work. When he became a contractor, I decided to help him and invested and worked daily with him on the project for two years. He had a great relationship with his workers working side by side with them. When Stefan discovered some workers taking shortcuts in their work, Stefan insisted that the construction be done perfectly.

As an example of Stefan's graciousness, when the Lycee Francais school director's wife retired to Paris, Stefan always welcomed her when she traveled to New York, offering her his apartment. He also did this often and with friends sacrificing his own comfort for that of others.

Stefan has always been there for me and his family and friends. Stefan is a kind, generous man, and honorable man very giving and has always been the kind of person to be there and help his family, his friends or friends of friends in difficult or stressful situations by giving them advice and offering his support and puts everyone ahead of himself. He helped me recover from every surgery I had. He always worried about my health and well-being. [REDACTED]

He has helped out his brother financially and with guidance when he was going through a difficult time in his life (Justin, my younger son, was going through a divorce and a stressful time at work). He has cared for his sisters throughout their youth and is very close to his nieces and nephews. He has developed a close bond with them. He even has saved his niece's life when she fell into the pool and did not know how to swim while her father, Jacob was supposed to be watching her. Stefan has been there for his sister Alexandra by taking care of his nieces when she was having trouble with her divorce or needed time alone, driving to Connecticut with her cat to have her shots, and assuming responsibility for her dog Mozart when she could not handle the pressure anymore. Stefan taught his nieces how to swim and often spends time doing everyday activities with them, he is very much involved in their lives.

Stefan also stood by his ex-fiancée, [REDACTED]

[REDACTED]. Another example of my sons' good character is when he took charge after the 911 attacks. He was blocks away from the World Trade Center when the towers came down. He quickly gathered his family and drove to Connecticut for safety. Stefan takes it as an obligation to help people in need. Stefan also worked with committees to raise funds for causes that he believed in such as St Jude's Pediatric Cancer Research and supported Little Baby Face Foundation. He also took great satisfaction working with inner city children, mentoring them and helping to guide them and providing positive influences.

This situation has affected our whole family, mostly my daughter Alexandra and her two children who consider Stefan like a father figure who has been more involved in their lives than their father ever was.

Respectfully Submitted,

Bianca Lumiere

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